Case 12-34323-KLP Doc 1 Filed 07/23/12 Entered 07/23/12 17:13:39 Desc Main Document Page 1 of 49

United States Bankruptcy Cou Eastern District of Virginia								Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Sharpe, Anthony Wayne						ebtor (Spouse) eresa June		, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 years):
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN)	No./Co	mplete El	(if more	than one, state	all)	Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
xxx-xx-8199 Street Address of Debtor (No. and Street, City, a 4319 Jalee Drive Richmond, VA	and State):		ZIP Code 3234-40	Street 431 Ric	Address of Address of Salee Inmond, V	Joint Debtor Drive	(No. and St	ZIP Code 23234-4047
County of Residence or of the Principal Place of Chesterfield	f Business:	1 20	201 10	Count	y of Reside		Principal Pla	ace of Business:
Mailing Address of Debtor (if different from stre	eet address):			Mailin	g Address	of Joint Debto	or (if differe	nt from street address):
			ZIP Code	4				ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								-
Type of Debtor (Form of Organization) (Check one box)	l .	ure of I	Business ne box)					otcy Code Under Which led (Check one box)
 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	☐ Health Can ☐ Single Ass in 11 U.S. ☐ Railroad ☐ Stockbrok ☐ Commodit ☐ Clearing B	et Real C. § 10: er y Broke	Estate as 1 (51B)	defined	Chapte Chapte Chapte Chapte Chapte	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Petition for Recognition a Foreign Main Proceeding hapter 15 Petition for Recognition a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	center of main interests: Check box, if applicable) Check box, if applicable) Debtor is a tax-exempt organization			ation ates	defined "incurr	re primarily co l in 11 U.S.C. § ed by an indivi- nal, family, or l	(Checl nsumer debts, 101(8) as dual primarily	Debts are primarily business debts.
Filing Fee (Check one box	<u>(</u>			one box:	nell business	Chapt debtor as defin	ter 11 Debt	
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. Form 3A. □ Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	ion certifying that Rule 1006(b). See 7 individuals only	the Official	Check a	Debtor is not if: Debtor's aggire less than Stall applicable A plan is bein Acceptances	regate nonco \$2,343,300 (as boxes: ag filed with of the plan w	ness debtor as d ntingent liquida amount subject this petition. were solicited pr	efined in 11 United debts (exc to adjustment	L. § 101(51D). Luding debts owed to insiders or affiliates) on 4/01/13 and every three years thereafter).
Statistical/Administrative Information					with 11 U.S	S.C. § 1126(b).	THIS	SPACE IS FOR COURT USE ONLY
■ Debtor estimates that funds will be available □ Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded	and ad	ministrati		es paid,			
1- 50- 100- 200-	1,000- 5,000 10,00] .0,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,00 to \$10 to \$50 million millio	to] 550,000,001 o \$100 nillion	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,00 to \$10 to \$50 million million	to	550,000,001 o \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(12/11) Page 2 Name of Debtor(s): Voluntary Petition Sharpe, Anthony Wayne Sharpe, Theresa June (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ James H. Wilson, Jr. July 23, 2012 Signature of Attorney for Debtor(s) (Date) James H. Wilson, Jr. 27878 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(12/11) Document Page 3 of 49

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Anthony Wayne Sharpe

Signature of Debtor Anthony Wayne Sharpe

X /s/ Theresa June Sharpe

Signature of Joint Debtor Theresa June Sharpe

Telephone Number (If not represented by attorney)

July 23, 2012

Date

Signature of Attorney*

X /s/ James H. Wilson, Jr.

Signature of Attorney for Debtor(s)

James H. Wilson, Jr. 27878

Printed Name of Attorney for Debtor(s)

James H. Wilson, Jr., Attorney & Counsellor at Law

Firm Name

4860 Cox Road, Suite 200 Glen Allen, VA 23060

Address

Email: jameswilson29@comcast.net

804-740-6464

Telephone Number

July 23, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Sharpe, Anthony Wayne Sharpe, Theresa June

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

T 7
X
Z3

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			
		. 1	•
	٦	ĸ	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe Theresa June Sharpe		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for d	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Anthony Wayne Sharpe
	Anthony Wayne Sharpe
Date: July 23, 2012	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe Theresa June Sharpe		Case No.	
	-	Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	ge 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	or
through the Internet.);	
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Theresa June Sharpe	
Theresa June Sharpe Date: July 23, 2012	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe, Theresa June Sharpe		Case No.		
•	·	Debtors	Chapter	13	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	156,200.00		
B - Personal Property	Yes	4	35,493.50		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		187,016.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		66,989.38	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,835.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,540.00
Total Number of Sheets of ALL Sched	ules	18			
	T	otal Assets	191,693.50		
			Total Liabilities	254,005.38	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe,		Case No		
	Theresa June Sharpe				
-		Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	54,010.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	54,010.00

State the following:

Average Income (from Schedule I, Line 16)	1,835.00
Average Expenses (from Schedule J, Line 18)	3,540.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,024.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		30,816.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		66,989.38
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		97,805.38

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B6A (Official Form 6A) (12/07)

In re	Anthony Wayne Sharpe,	Case No
	Theresa June Sharpe	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description: Wilkinson Terrace, Lot 9, Block G	Fee simple	J	156,200.00	187,016.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

PID # 773-691-41-30-00000 Location: 4319 Jalee Drive, Richmond VA 23234-4047 2012 Chesterfield County tax assessment is

\$156,200.

Sub-Total > 156,200.00 (Total of this page)

156,200.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	<u> </u>			
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	J	250.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account with Virginia Commonwealth Bank	J	1.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	4 Beds - \$300.00 3 Dressers - 225.00 1 Sofa - 75.00 1 Love seat - 50.00 1 Chair - 25.00 4 Clocks - 30.00 3 Lamps - 15.00 Drapes/window treatments/blinds - 20.00 1 Dining room table and 4 chairs - 75.00 2 Coffee tables - 60.00 4 End tables - 30.00 2 Bookcases - 150.00 1 China cabinet - 100.00 2 Desks with chairs - 50.00 1 Stove - 150.00 2 Refrigerators - 200.00 1 Washing machine - 200.00 1 Clothes dryer - 200.00 Pots and pans for cooking - 25.00 Kitchen appliances - 15.00 Plates and eating utensils - 10.00 4 Television sets - 200.00 Stereo/CD player - 50.00 2 Computers with printers - 50.00 2 Computer game system with games - 50.00 Exercise equipment - 50.00 Lawn tools and equipment - 50.00	J	2,455.00

(Total of this page)

Sub-Total >

2,706.00

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Anthony Wayne Sharpe, Theresa June Sharpe			Case No.	
		SCHE	Debtors DULE B - PERSONAL PROPER (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
5.	Wearing apparel.	X			
7.	Furs and jewelry.	Wed	dding and engagement rings	J	1,600.00
3.	Firearms and sports, photographic, and other hobby equipment.	X			
€.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Inte	rest in 401K plan	Н	14,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
				Sub-Tota	al > 15,600.00
				(Total of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In r	re Anthony Wayne Sharpe, Theresa June Sharpe		Case No.	
	<u> </u>	Debtors SCHEDULE B - PERSONAL PROPEI (Continuation Sheet)	RTY	
	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Other liquidated debts owed to debtor including tax refunds. Give particulars.	х		
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
	Patents, copyrights, and other intellectual property. Give particulars.	X		
	Licenses, franchises, and other general intangibles. Give particulars.	X		
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
	Automobiles, trucks, trailers, and other vehicles and accessories.	2005 Chevrolet Trailblazer with 94,657 miles NADA Eastern Region Retail Value is \$9,775	J	8,797.50
		2002 Chevrolet S10 AWD pickup truck with 92, miles NADA Eastern Region Retail Value is \$9,100.	548 J	8,190.00
26.	Boats, motors, and accessories.	2 Canoes	J	100.00
27.	Aircraft and accessories.	x		
			Sub-Tot (Total of this page)	

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	G	erman Shepherd dog kept as pet	J	100.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 100.00 (Total of this page) | Total > 35,493.50

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$146,450. (4	btor claims a homestead exert Amount subject to adjustment on 4/1/ with respect to cases commenced on a	13, and every three years therea
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	Va. Code Ann. § 34-4	250.00	250.00
Checking, Savings, or Other Financial Accounts, C Checking account with Virginia Commonwealth Bank	ertificates of Deposit Va. Code Ann. § 34-4	1.00	1.00
Household Goods and Furnishings 4 Beds - \$300.00 3 Dressers - 225.00 1 Sofa - 75.00 1 Love seat - 50.00 1 Chair - 25.00 4 Clocks - 30.00 3 Lamps - 15.00 Drapes/window treatments/blinds - 20.00 1 Dining room table and 4 chairs - 75.00 2 Coffee tables - 60.00 4 End tables - 30.00 2 Bookcases - 150.00 1 China cabinet - 100.00 2 Desks with chairs - 50.00 1 Stove - 150.00 2 Refrigerators - 200.00 1 Washing machine - 200.00 1 Clothes dryer - 200.00 1 Clothes dryer - 200.00 Pots and pans for cooking - 25.00 Kitchen appliances - 15.00 Plates and eating utensils - 10.00 4 Television sets - 200.00 Stereo/CD player - 50.00 2 Computers with printers - 50.00 2 Computer game system with games - 50.00 Exercise equipment - 50.00 Lawn tools and equipment - 50.00	Va. Code Ann. § 34-26(4a)	2,455.00	2,455.00
<u>Furs and Jewelry</u> Wedding and engagement rings	Va. Code Ann. § 34-26(1a)	1,600.00	1,600.00
Interests in IRA, ERISA, Keogh, or Other Pension of Interest in 401K plan	or Profit Sharing Plans Va. Code Ann. § 34-34	14,000.00	14,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2005 Chevrolet Trailblazer with 94,657 miles NADA Eastern Region Retail Value is \$9,775	Va. Code Ann. § 34-26(8)	8,797.50	8,797.50
2002 Chevrolet S10 AWD pickup truck with 92,548 miles NADA Eastern Region Retail Value is \$9,100.	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	3,202.50 4,987.50	8,190.00
Boats, Motors and Accessories 2 Canoes	Va. Code Ann. § 34-4	100.00	100.00

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/10) -- Cont.

In re	Anthony Wayne Sharpe, Theresa June Sharpe		Case No.	
SCHEDULE C - PROPERTY CLAIME (Continuation Sheet)			ED AS EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Animals Serman S	Shepherd dog kept as pet	Va. Code Ann. § 34-26(5)	100.00	100.00

35,493.50 Total: 35,493.50 Case 12-34323-KLP Doc 1 Filed 07/23/12 Entered 07/23/12 17:13:39 Desc Main Document Page 17 of 49

B6D (Official Form 6D) (12/07)

In re	Anthony Wayne Sharpe,
	Theresa June Sharpe

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT L NG E N	α>_	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx6059 Bank Of America, N.a. 450 American St Simi Valley, CA 93065		J	Opened 5/01/07 Last Active 5/02/12 Deed of Trust Description: Wilkinson Terrace, Lot 9, Block G PID # 773-691-41-30-00000 Location: 4319 Jalee Drive, Richmond VA 23234-4047 2012 Chesterfield County tax Value \$ 156,200.00	T	DATED		172,465.00	16,265.00
Account No. xxxxx0368 Bank Of America, N.a. 450 American St Simi Valley, CA 93065		J	Opened 9/01/07 Last Active 1/18/12 Second Mortgage Description: Wilkinson Terrace, Lot 9, Block G PID # 773-691-41-30-00000 Location: 4319 Jalee Drive, Richmond VA 23234-4047 2012 Chesterfield County tax				14,551.00	14,551.00
Account No.			Value \$				14,001.00	14,001.00
Account No.			Value \$					
continuation sheets attached				Subt his p			187,016.00	30,816.00
	Total (Report on Summary of Schedules) 187,016.00 30,816.0							30,816.00

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B6E (Official Form 6E) (4/10)

In re	Anthony Wayne Sharpe,		Case No.	
	Theresa June Sharpe			
-		Debtors		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Check this box it debtor has no creditors holding unsecured priority claims to report on this schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Anthony Wayne Sharpe, Theresa June Sharpe		Case No.	
		Debtors	- ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Ηυ	usband, Wife, Joint, or Community	C	U	Ţ	₽Ţ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		COXT-ZGEZ	QU		U T E	AMOUNT OF CLAIM
Account No.	1		Dell Fin Svcs/WebBank	T T	D A T E D		Ī	
ARS Natl Svc PO Box 463023 Escondido, CA 92046-3023		w						1,103.86
Account No.	十	t		\dagger	T	t	†	
Bon Secours Memorial Reg Med Ctr PO Box 409601 Atlanta, GA 30384-9601		w						979.00
Account No. xxxxxxxxxxxxxxxxx1231	╁	H	Opened 12/01/08 Last Active 6/30/12	+	╁	t	+	
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational					
	┸	L		$oldsymbol{\perp}$	L	ļ	\perp	7,352.00
Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		н	Opened 8/01/09 Last Active 6/30/12 Educational					7,057.00
				Subi			\uparrow	16,491.86
			(Total of t	nıs	pag	ge) [•

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Wayne Sharpe,	Car	se No
	Theresa June Sharpe		

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Г	16	L.,,	shood Wife Isiat or Community	10	. Т		D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA. IS SUBJECT TO SETOFF, SO STATE.	IM I	7 7 7	OZL_QU_DAFE		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx0902			Opened 9/01/11 Last Active 6/30/12 Educational		Г	T E D		
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н						
Account No. xxxxxxxxxxxxxxxxx0902	╁		Opened 9/01/11 Last Active 6/30/12					5,694.00
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational					
	L							5,500.00
Account No. xxxxxxxxxxxxxxxxxxxxx0602 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Opened 6/01/10 Last Active 6/30/12 Educational					5,286.00
Account No. xxxxxxxxxxxxxxxxxxxx0105 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Opened 1/01/11 Last Active 6/30/12 Educational					
								5,165.00
Account No. xxxxxxxxxxxxxxxxxxxxxx0105 Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Opened 1/01/11 Last Active 6/30/12 Educational					3,806.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(То	Su' tal of this			- 1	25,451.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Wayne Sharpe,	Case No
	Theresa June Sharpe	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	ш	sband, Wife, Joint, or Community	Тс	Τυ	D	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT INGEN	N L I GU	I S P U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxx0602			Opened 6/01/10 Last Active 6/30/12 Educational	Т	E D		
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		Н	Educational				3,667.00
Account No. xxxxxxxxxxxxxxxxx1231	╁		Opened 12/01/08 Last Active 6/30/12	+	+		.,
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational				3,500.00
Account No. xxxxxxxxxxxxxxxxx826	╀		Opened 8/01/09 Last Active 6/30/12	+	╀	-	3,500.00
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational				3,500.00
Account No. xxxxxxxxxxxxxxxxxx0608	╁		Opened 6/01/12 Last Active 6/30/12		+		,
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational				2,649.00
Account No. xxxxxxxxxxxxxxxxx0608	+		Opened 6/01/12 Last Active 6/30/12	+	+	+	2,049.00
Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773		н	Educational				834.00
Sheet no. 2 of 4 sheets attached to Schedule or	f			Sub	tot	al	44450.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	14,150.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	S	U N L	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXH_XGEXH	Q	SPUT	AMOUNT OF CLAIM
Account No.	1		Main St Acquisition Corp (HSBC)	'	Ė		
Dominion Law Assoc PO Box 62719 Virginia Beach, VA 23466-2719		н					5,333.99
Account No.	T		Velocity Investments, LLC (Chase Bank USA,		T		
Dominion Law Assoc PO Box 62719 Virginia Beach, VA 23466-2719		W	NA)				
							3,329.11
Account No. Dominion Virginia Power PO Box 26543 Richmond, VA 23290-0001	-	н					
							283.00
Account No. xxxxxxx1001 Ic Systems Inc Po Box 64378		W	Opened 9/01/09 CollectionAttorney Richmond Nephrology				
St. Paul, MN 55164		''					
							40.00
Account No.	1						
Ironbridge Fam & Cosmetic Dent 9510 Ironbridge Rd, Ste 100 Chesterfield, VA 23832-6400		н					
							162.42
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		tota pag		9,148.52

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Wayne Sharpe,	Case No
_	Theresa June Sharpe	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	usband, Wife, Joint, or Community	Č	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account Ivo.	1				E D		
Verizon PO Box 660720 Dallas, TX 75266-0720		н					148.00
Account No.	l					\vdash	1.555
Virginia Cancer Institute 6605 W Broad St Ste C Richmond, VA 23230-1714		w					
							1,600.00
Account No.							
Account No.	H					\vdash	
Account No.	T					T	
Sheet no. 4 of 4 sheets attached to Schedule of	_			Subt	tota	al	4.740.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,748.00
					ota		66,989.38
			(Report on Summary of So	hec	lule	es)	00,303.36

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B6G (Official Form 6G) (12/07)

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 12-34323-KLP Doc 1 Filed 07/23/12 Entered 07/23/12 17:13:39 Desc Main Document Page 25 of 49

B6H (Official Form 6H) (12/07)

In re	Anthony Wayne Sharpe,	Case No.
	Theresa June Sharpe	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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361 (Offi	cial Form 61) (12/07)			
	Anthony Wayne Sharpe			
In re	Theresa June Sharpe		Case No.	
		Dobtor(s)	•	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDEN	NTS OF DEBTOR AND SP	OUSE		
Debtor's Waritan Status.	RELATIONSHIP(S):	AGE(S):			
Married	Son Daughter	-			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCTION					
 a. Payroll taxes and social sec 	urity	\$	0.00	\$	0.00
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$ <u></u>	0.00	\$ <u> </u>	0.00
d. Other (Specify):			0.00	\$ <u></u>	0.00
			0.00	\$ <u></u>	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	0.00	\$	0.00
	f business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$_	0.00	\$	0.00
dependents listed above	rt payments payable to the debtor for the debtor's	s use or that of \$	0.00	\$	0.00
11. Social security or government a (Specify): Social securi		\$	0.00	\$	1,227.00
	ty disability for children		0.00	\$ 	608.00
12. Pension or retirement income	. ,	<u> </u>	0.00	\$	0.00
13. Other monthly income		· -		· —	
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	\$	1,835.00
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$	0.00	\$	1,835.00
16. COMBINED AVERAGE MON	ITHLY INCOME: (Combine column totals from	line 15)	\$	1,835.	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor expects to obtain unemployment benefits and/or full time employment in the near future.

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B6J (Official Form 6J) (12/07)

Anthony Wayne Sharpe
In re Theresa June Sharpe

|--|

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Completexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,456.00
a. Are real estate taxes included? Yes X No	'	•
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	45.00
c. Telephone	\$	140.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	800.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	269.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,540.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	1,835.00
b. Average monthly expenses from Line 18 above	\$	3,540.00
c. Monthly net income (a. minus b.)	\$	-1,705.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe Theresa June Sharpe		Case No.	
	•	Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury sheets, and that they are true and correct to		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	20
Date	July 23, 2012	Signature	/s/ Anthony Wayne Sharpe Anthony Wayne Sharpe Debtor	
Date	July 23, 2012	Signature	/s/ Theresa June Sharpe Theresa June Sharpe Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe Theresa June Sharpe		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,131.57	Zeller & Gmelin Corp, husband, 2012
\$42,455.19	Zeller & Gmelin Corp, husband, 2011
\$44.766.00	Zeller & Gmelin Corp. husband, 2010

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$8,589.00	Social security disability, wife, 2012
\$4,000.00	Social security disability for children, 2012
\$5,626.00	401K distributions, husband, 2011
\$14,220.00	Social security disability, wife, 2011
\$7,300.00	Social security disability for children, 2011
\$14,220.00	Social security disability, wife, 2010
\$7,300.00	Social security for children, 2010

COLIDCE

3. Payments to creditors

AMOUNT

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER**

DESCRIPTION AND VALUE OF **PROPERTY**

3

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

James H. Wilson, Jr., Attorney & Counsel 4860 Cox Road, Suite 200 Glen Allen, VA 23060 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$699.00 attorney's fees plus \$281 filing fee plus \$51 actual costs of credit report for a total of \$1,031.

Black Hills Children's Ranch 1644 Concourse Drive Rapid City, SD 57703 7/18/12 \$45

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

7/19/12

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

ER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME (ITIN)/ COMPLETE EIN ADD

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 23, 2012	Signature	/s/ Anthony Wayne Sharpe	
		_	Anthony Wayne Sharpe	
			Debtor	
Date July 23, 2012	July 23, 2012	Signature	/s/ Theresa June Sharpe	
		<u> </u>	Theresa June Sharpe	
			Ioint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form B203

2005 USBC, Eastern District of Virginia

United States Bankruptcy Court Eastern District of Virginia

In r	Anthony Wayne Sharpe Case No.
	Debtor(s) Chapter 13
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and the compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept \$ 3,000.00
	Prior to the filing of this statement I have received \$ 699.00
	Balance Due \$ 2,301.00
2.	\$281.00 of the filing fee has been paid.
3.	The source of the compensation paid to me was:
	■ Debtor \square Other (specify)
4.	The source of compensation to be paid to me is:
	■ Debtor □ Other (specify)
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Other provisions as needed: conferences to review the Debtor's financial circumstances; preparation and filing of the petition and all required schedules, lists and statements; preparation and filing of a plan; routine telephone calls and correspondence with the Debtor, Chapter 13 trustee, and creditors; representation at the meeting of creditors; appearance, if required, at the confirmation hearing; review of the claims register; and assistance to the Debtor in filing any certifications required to obtain a discharge after plan payments are completed.
_	

7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

The Debtor(s) agree to pay the following flat fees for the following services, all other additional services being billed at the rate of \$250 per hour plus costs: Defense of motion for relief from automatic stay - settled \$250, contested hearing \$575; Defense of motion to dismiss - settled \$150, contested hearing \$500; Post-confirmation plan modifications - uncontested \$250, contested \$500; Motion to approve sale or refinance of real property - \$500; Application to incur debt - \$300; Motion to vacate dismissal - \$250; Objection to claim - \$100 uncontested, \$500 contested hearing. Additionally, the Debtor(s) understand that the undersigned's retention in this case does not include representation in any appeals, in any adversary proceedings, in any cases to which this case might be converted, or in any contested matters initiated by the Debtor(s), such as motions to redeem collateral, and that any such representations would require a separate retention agreement with the undersigned.

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Form B203 - Continued

CERTIFICATION

2005 USBC, Eastern District of Virginia

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

July 23, 2012Date

/s/ James H. Wilson, Jr. James H. Wilson, Jr. 27878 Signature of Attorney

James H. Wilson, Jr., Attorney & Counsellor at Law

Name of Law Firm 4860 Cox Road, Suite 200 Glen Allen, VA 23060 804-740-6464

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000 (For all Cases Filed on or after 10/17/2005)

NOTICE TO DEBTOR(S) AND STANDING TRUSTEE PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

July 23, 2012 *Date*

/s/ James H. Wilson, Jr. James H. Wilson, Jr. 27878 Signature of Attorney

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Anthony Wayne Sharpe Theresa June Sharpe		Case No.		
		Debtor(s)	Chapter	13	

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Anthony Wayne Sharpe Theresa June Sharpe	${ m X}^{\prime}$ /s/ Anthony Wayne Sharpe	July 23, 2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	${ m X}^{\prime}$ /s/ Theresa June Sharpe	July 23, 2012
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

ARS Natl Svc PO Box 463023 Escondido, CA 92046-3023

Bank Of America, N.a. 450 American St Simi Valley, CA 93065

Bon Secours Memorial Reg Med Ctr PO Box 409601 Atlanta, GA 30384-9601

Dept Of Ed/sallie Mae Po Box 9635 Wilkes Barre, PA 18773

Dominion Law Assoc PO Box 62719 Virginia Beach, VA 23466-2719

Dominion Virginia Power PO Box 26543 Richmond, VA 23290-0001

Ic Systems Inc Po Box 64378 St. Paul, MN 55164

Ironbridge Fam & Cosmetic Dent 9510 Ironbridge Rd, Ste 100 Chesterfield, VA 23832-6400

Samuel I. White P.C. 1804 Staples Mill Rd., #200 Richmond, VA 23230

Verizon PO Box 660720 Dallas, TX 75266-0720

Virginia Cancer Institute 6605 W Broad St Ste C Richmond, VA 23230-1714

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B22C (Official Form 22C) (Chapter 13) (12/10)

	Anthony Wayne Sharpe	According to the calculations required by this statement:
In re	Theresa June Sharpe	■ The applicable commitment period is 3 years.
~	Debtor(s)	☐ The applicable commitment period is 5 years.
Case N	umber:	☐ Disposable income is determined under § 1325(b)(3).
	(If known)	■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF IN	CO	ME				
		ital/filing status. Check the box that applies a					men	t as directed.		
1	a. 🗖	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.								
		Married. Complete both Column A ("Debto					ne'')	for Lines 2-10		
		gures must reflect average monthly income re						Column A		Column B
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the							Debtor's		Spouse's
		nonth total by six, and enter the result on the a			, yo	u must divide the		Income		Income
2	Gros	s wages, salary, tips, bonuses, overtime, con	nmi	issions.			\$	3,189.00	\$	0.00
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.									
				Debtor		Spouse				
	a.	Gross receipts	\$	0.00		0.00				
	b.	Ordinary and necessary business expenses	\$	0.00		0.00	Φ.		Φ.	0.00
	c.	Business income		btract Line b from			\$	0.00	\$	0.00
4		Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse								
	a.	Gross receipts	\$			0.00				
	b.	Ordinary and necessary operating expenses	\$		_	0.00				
	c.	Rent and other real property income	S	ubtract Line b fron	ı Liı	ne a	\$	0.00	\$	0.00
5	Inter	rest, dividends, and royalties.					\$	0.00	\$	0.00
6	Pens	ion and retirement income.					\$	0.00	\$	0.00
7	exper purp debto	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that burpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is isted in Column A, do not report that payment in Column B.					\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:									
		mployment compensation claimed to benefit under the Social Security Act Debtor	r \$	0.00 S _F	ous	e \$ 0.00	\$	0.00	\$	0.00

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.							
	a. S.S. disability	\$ Debtor	0.00 \$	Spouse	227.00			
	b. S.S. benefits for children	\$	0.00 \$	•		\$ 0.0	00 \$	1,835.00
10	Subtotal. Add Lines 2 thru 9 in Column A, an in Column B. Enter the total(s).	nd, if Column B is			rough 9	\$ 3,189.0		1,835.00
11	Total. If Column B has been completed, add the total. If Column B has not been complete					\$		5,024.00
	Part II. CALCULAT	TON OF § 13:	25(b)(4) C	OMMITM	ENT P	ERIOD		
12	Enter the amount from Line 11						\$	5,024.00
13	Marital Adjustment. If you are married, but calculation of the commitment period under § enter on Line 13 the amount of the income Is the household expenses of you or your dependence (such as payment of the spouse's tax I debtor's dependents) and the amount of income on a separate page. If the conditions for enter a. b.	1325(b)(4) does ted in Line 10, Co dents and specify, iability or the spone devoted to each	not require in olumn B that in the lines buse's support a purpose. If	nclusion of the was NOT paid below, the basi of persons oth necessary, list	income of l on a regress for excluder than the	of your spouse, ular basis for uding this ne debtor or the		
	c.		\$					
	Total and enter on Line 13						\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.					\$	5,024.00	
15	Annualized current monthly income for § 1 enter the result.	325(b)(4). Multip	ply the amou	nt from Line 1	4 by the r	number 12 and	\$	60,288.00
16	Applicable median family income. Enter the information is available by family size at www.							
	a. Enter debtor's state of residence:	VA b.	Enter debtor'	s household si	ze:	4	\$	90,260.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period at the top of page 1 of this statement and continue with this statement.							
	Part III. APPLICATION OI	F § 1325(b)(3) FO	OR DETERN	MINING DISI	POSABL	E INCOME		
18	Enter the amount from Line 11.						\$	5,024.00
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. [a.]							
	b.		\$					
	C. Total and enter on Line 19.		\$					•
20		11, 11, 100	1: 10	1 , .1	1,		\$	0.00
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.						\$	5.024.00

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.							60,288.00	
22	Applicable median family income. Enter the amount from Line 16.							90,260.00	
23	☐ The		re than the amount on	Line	22. Check the box for "D	Disposable income is determ	nined u	nder §	
23	1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete I								
	L	Part IV. Ca	ALCULATION ()F I	DEDUCTIONS FR	OM INCOME			
		Subpart A: De	eductions under Star	ndar	ds of the Internal Rev	enue Service (IRS)			
National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.						\$			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
	Perso	ns under 65 years of age		Persons 65 years of age or older					
	a1.	Allowance per person		a2.	Allowance per person				
	b1.	Number of persons		b2.	Number of persons				
	c1.	Subtotal		c2.	Subtotal		\$		
25A	Utilitie availab the nur	Standards: housing and uses Standards; non-mortgage ole at www.usdoj.gov/ust/onber that would currently builditional dependents whom	expenses for the application of the bloom the clerk of the bloom allowed as exemption.	able c ankru	county and family size. (Taptcy court). The applicab	This information is le family size consists of	\$		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.								
		IRS Housing and Utilities Average Monthly Payment							
		home, if any, as stated in L							
		Net mortgage/rental expens			Subtract Line b f		\$		
26	25B do Standa	Standards: housing and uses not accurately computerds, enter any additional antion in the space below:	the allowance to which	you a	re entitled under the IRS	Housing and Utilities	\$		

27A	Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 7. \square 0				
	If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/	ount from IRS Local Standards: e "Operating Costs" amount from IRS Local e applicable Metropolitan Statistical Area or	\$		
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1				
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$			
	b. 1, as stated in Line 47	\$			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
29	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Little the result in Line 29. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$			
	b. 2, as stated in Line 47	\$			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
30	Other Necessary Expenses: taxes. Enter the total average monthly e state, and local taxes, other than real estate and sales taxes, such as in security taxes, and Medicare taxes. Do not include real estate or sales	come taxes, self employment taxes, social	\$		
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions.	retirement contributions, union dues, and	\$		
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.		\$		
33	Other Necessary Expenses: court-ordered payments. Enter the tot pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.		\$		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.				
35	Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do		\$		
36	Other Necessary Expenses: health care. Enter the total average mo health care that is required for the health and welfare of yourself or yoursurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts.	onthly amount that you actually expend on our dependents, that is not reimbursed by f the amount entered in Line 24B. Do not	\$		

37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$			
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$			
	Subpart B: Additional Living Expense Deductions				
	Note: Do not include any expenses that you have listed in Lines 24-37				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
39	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$				
	Total and enter on Line 39	\$			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$			
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$			
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$			
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$			
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$			
	1				

			Subpart C: Deductions for De	bt Payment			
47							
	Does payment include taxes or insurance						
	a.			\$ Total: Add Lin	□yes □no	\$	
48	motor vehic your deduct payments lis sums in defa the followin	le, or other property not 1/60th of any amounted in Line 47, in ordult that must be paid	ms. If any of debts listed in Line 47 are se eccessary for your support or the support or unt (the "cure amount") that you must payer to maintain possession of the property. in order to avoid repossession or foreclosulist additional entries on a separate page. Property Securing the Debt	f your dependents the creditor in ad The cure amount are. List and total	, you may include in dition to the would include any		
	a.			\$	Total: Add Lines	\$	
49	Chapter 13 resulting add	current obligations, administrative expense.	nony claims, for which you were liable at such as those set out in Line 33. nses. Multiply the amount in Line a by the y Chapter 13 plan payment.			\$	
50	b. Cur issu info the	rent multiplier for you ed by the Executive C rmation is available a bankruptcy court.)	or district as determined under schedules Office for United States Trustees. (This t www.usdoj.gov/ust/ or from the clerk of	x	Lines a and h	¢.	
51			strative expense of chapter 13 case nent. Enter the total of Lines 47 through 5	Total: Multiply	Lines a and b	\$	
JI	Total Dedu	CHOIS IOI DEUL I AYII				\$	
52	Total of all	deductions from inco	Subpart D: Total Deductions forme. Enter the total of Lines 38, 46, and 5			\$	
32			MINATION OF DISPOSABLE 1		DFR 8 1325(h)(2		
52				INCOME UN	DEN 8 1979(n)(7		
54	Total current monthly income. Enter the amount from Line 20. \$ Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. \$						
55	wages as con	ntributions for qualifi	Enter the monthly total of (a) all amount ed retirement plans, as specified in § 541(lecified in § 362(b)(19).			f \$	
56	Total of all	deductions allowed ı	under § 707(b)(2). Enter the amount from	Line 52.		\$	

	Deduction for special circumstances. If there are special	oiroumstances that justify additional expenses for which	sh
57	there is no reasonable alternative, describe the special circu If necessary, list additional entries on a separate page. Total provide your case trustee with documentation of these ex of the special circumstances that make such expense necessary.	imstances and the resulting expenses in lines a-c below I the expenses and enter the total in Line 57. You must expenses and you must provide a detailed explanation	st
	Nature of special circumstances	Amount of Expense	\neg
	a.	\$	7
	b.	\$	\exists
	c.	\$	
		Total: Add Lines	\$
58	Total adjustments to determine disposable income. Add	the amounts on Lines 54, 55, 56, and 57 and enter the	
	result.		\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtract	ct Line 58 from Line 53 and enter the result.	\$
	Part VI. ADDITIO	NAL EXPENSE CLAIMS	
60	Other Expenses. List and describe any monthly expenses, of you and your family and that you contend should be an a 707(b)(2)(A)(ii)(I). If necessary, list additional sources on each item. Total the expenses. Expense Description a. b. c. d.	additional deduction from your current monthly income a separate page. All figures should reflect your average Monthly Amour \$ \$ \$ \$ \$ \$	e under § ge monthly expense for
	Total: Add I	Lines a, b, c and d \$	
	Part VII.	VERIFICATION	
61	I declare under penalty of perjury that the information proving must sign.) Date: July 23, 2012	Signature: /s/ Anthony Wayne Sharpe (Debtor)	rpe
	Date: July 23, 2012	Signature /s/ Theresa June Sharpe Theresa June Sharpe	<u>e</u>

(Joint Debtor, if any)